

Health Plan

Employees of the City of Albuquerque and Participating Entities:

To help you select the My Care option best suited for your and your family's needs, simply answer each question below and follow the scoring instructions. After answering and scoring each question, total each column for the Active, Family and Independent options. The My Care option with the highest score may be the best option for your particular needs. This tool serves only as a guide to assist you in choosing one of the three options. Remember, you are only able to select one plan for you and your family.

My Care Calculator Ask Yourself...	Active	Family	Independent	Important to Note...
1. Do you have young children (under age 18) in your family that you plan to cover on your plan? If your answer is "yes" place 2 points in the Family column.				The Family Option of My Care may save you money on copayments for most services that your child(ren) will likely use.
2. Do these children visit the doctor more often than the adults in the family? If your answer is "yes" place 2 points in the Family column.				The Family Option of My Care may save you money on copayments for most services that your child(ren) will likely use.
3. Do you plan on having a baby in the next 12 months? If your answer is "yes" place 2 points in the Family column.				The Family Option of My Care may save you money on copayments for most services that your child(ren) will likely use.
4. Do you seek Urgent Care services frequently? If your answer is "yes" and you have children you are going to cover on this plan, place 2 points in the Family column. If you answered "yes" but are not going to cover children on this plan, place 1 point in the Independent column. If your answer is "no" place 1 point in the Active column.				Urgent Care copayments are slightly higher on the Active option. The Family and Independent options offer lower copayments for Urgent Care visits.
5. Do you take very few prescription medications? If your answer is "yes" place 1 point in the Active column.				Prescription copayments for Preferred Brand Name drugs and Non-Preferred drugs are slightly higher on the Active option than on the Family and Independent option.
6. Are you planning on paying for a smoking cessation program or products in the next 12 months? If your answer is "yes" place 1 point in the Active column.				The Active option will reimburse you for smoking cessation (above and beyond those covered by your benefit plan) as part of the Unique Services Program. The Active option offers a total of \$150 in reimbursements per family per contract year.
7. Do you plan on having a LASIK procedure performed in the next 12 months? If your answer is "yes" place 1 point in the Active column.				The Active option will reimburse you for LASIK surgery as part of the Unique Services Program. The Active option offers a total of \$150 in reimbursements per family per contract year.
8. Are you or your family members that will be covered on this plan likely to seek Mental Health Services and/or Substance Abuse services in the next 12 months? If your answer is "yes" and you have children you are going to cover on this plan, place 2 points in the Family column. If you answered "yes" but are not going to cover children on this plan, place 1 point in the Independent column. If your answer is "no" place 1 point in the Active column.				The copayments for outpatient Mental Health Services and Substance Abuse services are slightly higher on the Active option, than the Family or Independent option.
Subtotal side 1				Pending DOI Approval

My Care Calculator	Active	Family	Independent	Important to Note...
Ask Yourself...				
9. Are you or your family members that will be covered on this plan likely to seek Physical, Occupational or Speech Therapy services in the next 12 months? If your answer is "yes" and you have children you are going to cover on this plan, place 2 points in the Family column. If you answered "yes" but are not going to cover children on this plan, place 1 point in the Independent column. If your answer is "no" place 1 point in the Active column.				The copayments for outpatient Physical, Occupational or Speech Therapy services are slightly higher on the Active option, than the Family or Independent option.
10. Would you like the option to visit doctors outside of the Presbyterian network with some coverage for those costs? If your answer is "yes" place 2 points in the Independent column.				The Independent option provides some coverage for out-of-network provider visits.
11. Do you have children who are away at college and need coverage for non-emergency care while they are away at school? If your answer is "yes" place 2 points in the Independent column.				The Independent option provides enhanced out-of-area coverage for your dependents.
12. Do you plan on seeking alternative therapies, such as acupuncture or chiropractic services or yoga in the next 12 months? If your answer is "yes" place 1 point in the Independent column.				The Independent option offers reimbursement, up to \$250 (per family, per contract year), for alternative therapies (if recommended by a Physician to treat a specific medical condition).
13. Do you plan on purchasing any diagnostic devices or participating in any disease management classes? If your answer is "yes" place 1 point in the Independent column.				The Independent option offers reimbursement, up to \$250 (per family, per contract year), for costs of diagnostic devices and disease management classes (if recommended by a Physician to treat a specific medical condition).
14. Do you pay, or expect to pay, for Long-term Care services or premiums in the next 12 months? If your answer is "yes" place 1 point in the Independent column.				The Independent option offers reimbursement, up to \$250 (per family, per contract year), for costs of Long-term Care services and/or premiums.
15. Do you plan on receiving routine vision care in the next 12 months (i.e. exam, purchase of corrective lenses)? If your answer is "yes" place 1 point in Active column AND place 1 point in the Independent column.				Both the Active and Independent options will reimburse you for routine vision care as part of the Unique Services Program. The Active option offers a total of \$150 in reimbursements per family per contract year. The Independent option offers a total of \$250 in reimbursements per family per contract.
16. Do you plan on receiving routine dental care in the next 12 months? If your answer is "yes" place 1 point in Active column AND place 1 point in the Independent column.				Both the Active and Independent options will reimburse you for routine dental care as part of the Unique Services Program. The Active option offers a total of \$150 in reimbursements per family per contract year. The Independent option offers a total of \$250 in reimbursements per family per contract.
Subtotal from side 1				
TOTAL				

Total all the points in each column to find a total score for each of the options: Active, Family and Independent. The My Care option with the highest score may be the best option for your particular needs. This tool serves only as a guide to assist you in choosing one of the three options. Remember, you are only able to select one option for you and your family.